

Spotlight on Business

Call Dan at 461-4306 or 469-0101

Sally & Bill Kightlinger



Selling Fees
As Low As 4%

Property
Management
Fees As
Low As 8%

562-5903

8011 Mission Gorge Rd. Ste. C • Santee

SERVING THE ENTIRE SAN DIEGO AREA

**McCrea Music
Company**



AND STUDIOS
SALES • RENTALS
INSTRUMENTS
ACCESSORIES • RE-

MUSIC INSTRUCTION / ALL INSTRUMENTS

698-7272

8361 ALLISON AVENUE
LA MESA

EZ ACCESS FROM HWY 94 & HWY 8

Reach 6 East County communities!

Attention To All Auto Accident Victims!

A Special Consumer Alert Warning from Dr. Caruthers announcing new methods to treat auto accident victims, people who've suffered on the job injuries, bad falls, and other accidents. You do not have to live in pain! You can get a FREE Special Report that reveals little-known secrets to ensuring your injuries do not plague you the rest of your life! Nationally known pain relief specialist is making this limited time offer - Call today! **1-888-874-5932, ext. 114**, 24 hours a day, for a free recorded message and free copy of this special report!

\$25
For this space!
(Four-week minimum)

Call Dan immediately!
461-4306

Tuesday, February 16, 1999

Vol. 51, No. 48



THE LEMON GROVE

East County
Real Estate &
Business

REVIEW

BULK RATE
U.S. POSTAGE
PAID
LA MESA, CA.
PERMIT NO. 188

Uncle Sam now giving \$400 credits for kids, still tight on home business

The news for 1998 tax returns is something every parent will be glad to hear.

Now, for each qualifying child under 17, you may be able to subtract up to \$400 from your 1998 federal income tax, unless your income exceeds specified levels.

For your 1999 federal tax return, the Child Tax Credit will go up to \$500 per qualifying child.

The Child Tax Credit is an important benefit of the Taxpayer Relief Act of 1997, passed by Congress and signed into law by the president.

You've had exemptions and deductions before, but this is different — a full credit that cuts your tax by up to \$400 per child.

This is a credit that puts the extra money right in your hands.

Who qualifies for the \$400 credit? Your dependent child or descendant, stepchild or foster child for whom you can claim a dependency exemption. The child must be under 17 as of Dec. 31, 1998, must be a U.S. citizen or resident, and must have a Social Security or other I.D. number, entered on your return.

One child can mean up to a \$400 credit. Two children, up to \$800.

Do you have three or more children? If so, you may be allowed a total Child Tax Credit that, in some circumstances, can exceed your regular tax li-

ability - which is not ordinarily the case. You may even get a refund of this additional credit, depending on the Social Security and self-employment taxes you pay and any earned income credit you receive.

(Note: For one or two children, your total tax credit cannot exceed your regular tax liability.)

Your total Child Tax Credit is reduced by \$50 for each \$1,000 that your Modified Adjusted Gross Income exceeds \$110,000 for joint filers, \$75,000 if unmarried, or \$55,000 if married filing separately.

For your 1999 tax return, the Child Tax Credit will go up to \$500 per qualifying child.

To claim the credit, figure your credit using the worksheet in Form 1040 or 1040A instructions. Then enter it on Line 43 of your Form 1040, Line 28 on Form 1040A.

For three or more children, attach Form 8812. Taxpayers are allowed to claim both the dependency exemption and the Child Tax Credit.

The IRS suggests that parents start enjoying Taxpayer Relief right away. If you expect a bigger refund on your 1998 tax as a result of this new Child Tax Credit, you can take home more money each payday by asking your employer to lower the amount withheld



from your pay. Use Form W-4, available from your employer or the IRS.

However, to avoid a penalty for underpayment, your withholding and estimated tax payments for the 1998 return must total either 100 percent of your 1997 tax liability or at least 90 percent of the 1998 liability.

But if the amount you pay with your return is less than \$1,000, there is no penalty. If you think you're getting a refund from the IRS, the Child Tax Credit can increase it by \$400 a child.

Business Use of the Home.
Whether you are an employee or self-
Continued on Page 2

The Lemon Grove Review, Box 127, Lemon Grove, CA 91946 • (619) 469-0101 • Published Tuesdays and Thursdays. Adjudicated a newspaper of general circulation in Superior Court of State of California in and for San Diego County, December 5, 1949. Entered as Third Class matter in La Mesa, CA. • Adjudication Number 153392 • \$20 yearly in San Diego County. \$40 yearly elsewhere in U.S.A. • Steven Saint, Publisher - Assistants to the publisher: Cheryl Cohen, Trudy Thomas, Marv Rosen • Submissions - Letters, editorial and photo submissions are welcome, but will not be returned to sender unless accompanied by self-addressed, stamped envelope. • Material can be sent via e-mail at the following address: ssaint@adnc.com. • All materials must be received by the Monday preceding the date of publication. The editor reserves the right to edit all submissions.

PUBLIC NOTICES

•El Cajon•

La Mesa Forum
February 16, 1999

Title Order No. 13441-91 Trustee Sale No. 980078 R Reference No. 240731-1 Apr 487-552-14-00 Notice of Trustee's Sale You are in default under a Deed Of Trust dated 07/03/90 Unless you take action to protect your property it may be sold at a public sale if you need an explanation of the nature of the proceeding against you you should contact a lawyer On 02/23/99 at 10:00 A.M. Statewide Lenders Services Inc as the duly appointed Trustee under and pursuant to Deed of Trust recorded on 07/13/90 as Document No. 90-381453 Book page 298 of Official Records in the Office of the Recorder of San Diego County California executed by Wun-Lung Wu and Chang-Mei-Hu Wu as trustee Fidelity Federal Bank A Federal Savings Bank being a state or federal savings and loan association savings association or savings bank specified in Section 5102 of the Financial Code and authorized to do business in this state will sell at public auction to the highest bidder for cash payable at time of sale in lawful money of the United States by cash a cashier's check drawn by a state or federal credit union or a check drawn by a state or federal savings and loan association savings association or savings bank specified in Section 5102 of the Financial Code and authorized to do business in this state at the front steps of the County Courthouse 220 West Broadway San Diego CA all right title and interest conveyed to and held by it under said Deed of Trust in the property situated in said county California describing the land therein as more fully described on said deed of trust The property heretofore described is being sold "as is" The street address and other common designation if any of the real property described above is purported to be 265 Van Houten Avenue El Cajon CA 92020 The undersigned Trustee disclaims any liability for any inaccuracy of the street address and other common designation if any shown herein Said sale will be made but without covenant or warranty expressed or implied regarding title possession or encumbrances to pay the remaining principal sum of the note(s) secured by said Deed of Trust heretofore executed and delivered to the undersigned Trustee for any interest in the property described above as provided in the terms of the Deed of Trust estimated fees charges and expenses of the trustee and of the trusts created by said Deed of Trust to wit \$542 713 85 Estimated accrued interest and additional advances if any will increase this figure prior to sale The beneficiary under said Deed of Trust has not yet executed and delivered to the undersigned Trustee a written Declaration of Default and Demand for Sale and a written Notice of Default and Election to Sell The undersigned caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located and more than three months have elapsed since such recording Date 01/29/99 Statewide Lenders Services Inc as Trustee 1100 Addison Street Suite 100 Los Alamitos CA 90720 Telephone Number (562) 936-1309 Marcy Axerod Assistant Vice President P116345 22/29/2/16/99

NOTICE OF TRUSTEE'S SALE
Trustee Sale No. 700748 Loan No. 0851911089 Title Order No. 2622514-725 APR 474-371-05-00 YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED December 19, 1995 UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY IT MAY BE SOLD AT A PUBLIC SALE IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU YOU SHOULD CONTACT A LAWYER Notice is hereby given that PLM Lender Services Inc as trustee or successor trustee or substituted trustee pursuant to the Deed of Trust executed by Basil C. Coia a single man Recorded on 12/28/1995 as Instrument No. 1995-0594754 of Official records and Notice of Additional Advance recorded 1/27/98 in instrument #1998-0040209 in the office of the County Recorder of San Diego County California and pursuant to the Notice of Default and Election to Sell thereunder recorded 10/27/1998 as Instrument No. 1998-0696397 of said Official Records will sell on 02/23/1999 at the South entrance to the County Courthouse 220 West Broadway San Diego CA at 10:00 A.M. at public auction to the highest bidder for cash (payable at the time of sale in lawful money of the United States) all right title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County California describing the land therein as more fully described on said Deed of Trust The property heretofore described is being sold "as is" The street address and other common designation if any of the real property described above is purported to be 7972 Paula Street La Mesa CA 92041 The undersigned Trustee disclaims any liability for any inaccuracy of the street address and other common designation if any shown herein Said sale will be made but without covenant or warranty expressed or implied regarding title possession or encumbrances to pay the remaining principal sum of the note(s) secured by said Deed of Trust heretofore executed and delivered to the undersigned Trustee for any interest in the property described above as provided in the terms of the Deed of Trust estimated fees charges and expenses of the trustee and of the trusts created by said Deed of Trust to wit \$13,833.76 (Estimated) Accrued interest and additional advances if any will increase this figure prior to sale The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned Trustee a written Declaration of Default and Demand for Sale and a written Notice of Default and Election to Sell The undersigned caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located and more than three months have elapsed since such recording California Reconveyance Co. 9301 Corbin Avenue Mail Stop N 03 02 04 Northridge CA 91324 (818) 387-7728 Deputy Notary Vice President Date 12/29/98 AS/ATP/AM/14/14 2002 2/29/2000

NOTICE OF APPLICATION TO SELL ALCOHOLIC BEVERAGES

Date of Filing Application
FEBRUARY 01, 1999
To Whom It May Concern
The Name(s) of the Applicant(s)
ISARE ALBERTSONS INC

The applicants listed above are applying to the Department of Alcoholic Beverage Control to sell alcoholic beverages at NE CORNER OF BROADWAY AND E MAIN ST EL CAJON CA

For the following type of License 21 OFF-SALE GENERAL
SAN DIEGO
El Cajon Eagle
CN510030 Feb 9/16 23 1999

•La Mesa•

NOTICE OF TRUSTEE'S SALE
TS No. 98-10800 Loan No. 7878767 Title
Order No. 03115819 Inves-for Insurer No.
165976510 APR No. 175-170-04-00 YOU
ARE IN DEFAULT UNDER A DEED OF
TRUST DATED 02/23/93 UNLESS YOU
TAKE ACTION TO PROTECT YOUR
PROPERTY IT MAY BE SOLD AT A
PUBLIC SALE IF YOU NEED AN EXPLA-
NATION OF THE NATURE OF THE
PROCEEDING AGAINST YOU YOU
SHOULD CONTACT A LAWYER Notice is
hereby given that CTC Foreclosure Services
Corporation as duly appointed trustee pur-
suant to the Deed of Trust executed by
MARILYN STUCZYNSKI AN UNMARRIED
WOMAN dated 02/22/93 and recorded
02/26/93 as Instrument No. 93-123628 in
book page 1010 of Official Records in the
office of the County Recorder of San Diego
County State of California will sell on
03/09/99 at 12:00PM AT THE ENTRANCE
TO THE CITY HALL EAST 300 NORTH
COAST HIGHWAY OCEANSIDE CA at
public auction to the highest bidder for cash
or check as described below payable in full
at time of sale all right title and interest
conveyed to and now held by it under said
Deed of Trust in the property situated in
said County and State and as more fully de-
scribed in the above referenced Deed of
Trust The street address and other common
designation if any of the real property de-
scribed above is purported to be 3972
APORE STREET LA MESA CA 91941 The
undersigned Trustee disclaims any liability for
any inaccuracy of the street address and
other common designation if any shown herein
The total amount of the unpaid balance with
interest thereon of the obligation secured by the property to be sold plus reasonable estimated costs expenses and advances at the time of the initial publication of the Notice of Sale is \$18582 It is possible that at the time of the opening
bid may be less than the total indebtedness
due in addition to cash the Trustee will ac-
cept cashier's checks drawn on a state or
national bank a check drawn by a state or
federal credit union or a check drawn by a
state or federal savings and loan association
savings association or savings bank speci-
fied in Section 5102 of the Financial
Code and authorized to do business in the
state Said sale will be made in an "AS IS"
condition but without covenant or warranty
express or implied regarding title posses-
sion or encumbrances to satisfy the indebt-
edness secured by said Deed of Trust
advances thereunder with interest as pro-
vided and the unpaid principal of the Note
secured by said Deed of Trust with interest
thereon as provided in said Note plus fees
charges and expenses of the Trustee and of
the trusts created by said Deed of Trust
Dated CTC Foreclosure Services Corpora-
tion 400 Countrywide Way SV-88 Simi Val-
ley CA 93065 Phone (805) 520-5241 ext
2686 Sale Information (805) 578-6618 By
CTC Trustee Sale Officer
CTC Foreclosure Services is a debt collector
attempting to collect a debt Any information
obtained will be used for that purpose
02/09/1999 02/16/1999 and 02/23/1999
CN51678056

**NOTICE OF
INITIAL ENVIRONMENTAL
STUDY AND
21-DAY REVIEW PERIOD**

The City of La Mesa has completed an Initial Environmental Study in compliance with the California Environmental Quality Act (CEQA) for the following project
DAB 99-04 (Felix for La Mesa Village Merchants Association) - a proposed vintage car show with amplified music within the public rights-of-way of Downtown La Mesa to occur on Thursday evenings from April 8th through September 23rd between the hours of 6 PM and 9 PM.

This Initial Study is available for public review in the Community Development Department located in La Mesa City Hall 8130 Allison Avenue La Mesa Any comments will be incorporated into the final environmental study.

Based on the conclusion that this project does not have the potential to create a significant adverse impact to the environment a Negative Declaration has been prepared for adoption by the City Any challenges to this determination may be presented in writing to the Community Development Department by March 9, 1999 All comments will be considered prior to a final determination being made Court challenges to the nature of the proposed action may be limited to only written correspondence during the public review period described in this notice If you have any questions regarding this notice or the project described herein please contact John Schmitz in the Community Development Department at (619) 667-1188.

DAVID E. WITT
Community Development Director

•Lakeside•

**NOTICE OF TRUSTEE'S SALE
UNDER DEED OF TRUST** File 120-
015119 Loan 058 Other 9815661-70
AP Number 394-470-21-00 YOU ARE
IN DEFAULT UNDER A DEED OF
TRUST DATED December 19, 1995
UNLESS YOU TAKE ACTION TO
PROTECT YOUR PROPERTY IT MAY
BE SOLD AT A PUBLIC SALE IF YOU
NEED AN EXPLANATION OF THE
NATURE OF THE PROCEEDING
AGAINST YOU YOU SHOULD CON-
TACT A LAWYER Notice is hereby
given that PLM Lender Services Inc as
trustee or successor trustee or substituted
trustee pursuant to the Deed of Trust ex-
ecuted by Basil C. Coia a single man
Recorded on 12/28/1995 as Instrument
No. 1995-0594754 of Official records
and Notice of Additional Advance
recorded 1/27/98 in instrument
#1998-0040209 in the office of the
County Recorder of San Diego County
California and pursuant to the Notice of
Default and Election to Sell thereunder
recorded 10/27/1998 as Instrument
No. 1998-0696397 of said Official
Records will sell on 02/23/1999 at the
South entrance to the County Courthouse
220 West Broadway San Diego CA at
10:00 AM at public auction to the
highest bidder for cash (payable at
the time of sale in lawful money of the
United States) all right title and
interest conveyed to and now held by
it under said Deed of Trust in the
property situated in said County
describing the land therein as more
fully described on said Deed of Trust
The property heretofore described is
being sold "as is" The street address
and other common designation if any
of the real property described above
is purported to be 1040 W. Lakeside
Drive Lakeside CA 92040 The undersigned
Trustee disclaims any liability for any
inaccuracy of the street address and
other common designation if any shown
herein The total amount of the unpaid
balance with interest thereon of the
obligation secured by the property to be
sold plus reasonable estimated costs
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Sale is \$1,162.00 The undersigned
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New!**Free Tuesday Living Box Ads****Free!**

Free advertising boxes are now being offered in our six *Tuesday Living* publications. We encourage real estate for sale or rent, and small businesses, but, hey, advertise your yard sale if you want.

COLOR TV 26" console, walnut, Sylvania. Excellent condition. \$100 cash. You transport. Leave message if no answer. 443-5577.

HOUSE CLEANING SERVICE A sparkling clean home - guaranteed! Refs. Karen 443-2656

ONLY FIVE BOLD WORDS
Items are limited to 30 words or less. Phone numbers count as one, hyphenated words as two. Our current *Tuesday Living* circulation is at least 5,000 per week.

LOSE WEIGHT THE LAZY WAY. Cookie company invents lazy way to lose weight. 100% natural, great tasting cookie. Send \$1 P & H to: Cookie Diet Plan, Dept. 1, P.O. Box 1441, Spring Valley, CA 91979.

Forum Publications is not responsible for veracity of boxes, nor for the accuracy of the ads. We will only make corrections if box is to be rerun (separate application) more than once. We also reserve the right to reject any ad and will not guarantee that a particular free ad will be run (we will try).

DOWN-SIZING APARTMENT BEFORE MOVING Bedroom dresser 68x18x30, six drawers, counter space, asking \$100 or best. Some tools, VCR, TV, record cabinet, miscellaneous clothing, some luggage. Call WR 461-5827. All items CASH.

THERAPEUTIC MASSAGE Relieve stress, chronic fatigue, headaches. Certified, licensed, 14 years exp. Call 264-5296.

To submit an ad use this form provided. MAIL to Forum Publications, Box 127, Lemon Grove CA 91946.

Name _____ Daytime phone _____

BOLD WORDS: 1. _____ 2. _____ 3. _____ 4. _____ 5. _____

Text: 1. _____ 2. _____ 3. _____ 4. _____ 5. _____
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PUBLIC NOTICES**•Spring Valley•**

NOTICE OF TRUSTEE'S SALE Trustee Sale No. 080851 Loan No. 0814134318 Tide Order No. 987769-11 APR 505-530-15-00 YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 7/21/92. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDINGS AGAINST YOU, YOU SHOULD CONTACT A LAWYER. On 3/29/99 at 10:00am, California Reconveyance Company, as the duly appointed Trustee under and pursuant to Deed of Trust, Recorded on 7/29/92, Instrument 1982-0471444, of official records in the office of the Recorder of San Diego County, California, executed by Francisco D Lumen a single man as Trustor Great Western Bank a federal savings bank as Beneficiary Will sell at public auction to the highest bidder for cash (payable at time of sale in lawful money of the United States), by cash, a cashier's check drawn by a state or federal credit union or a check drawn by a state or federal savings and loan association savings association or savings bank specified in section 5102 of the Financial Code and authorized to do business in this state will be held At the entrance to the East County Regional Center by Statue 250 E Main Street El Cajon California all right title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County and State described as completely described in said Deed of Trust. The street address and other common designation if any of the real property described above is purported to be 918 La Presa Avenue Spring Valley CA 91977. The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation if any shown herein. Said sale will be made but without covenant or warranty express or implied regarding title possession condition or encumbrances including fees charges and expenses of the Trustee and of the trusts created by said Deed of Trust to wit \$142,544.07 (Estimated). Accrued interest and additional advances if any will increase this figure prior to sale. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located and more than three months have elapsed since such recording. California Reconveyance Co., 9001 Corbin Avenue, Mail Stop M-03 02 04, Northridge, CA 91324 (916) 387-7728, Deborah Brinac, Vice President Date 2/3/99 ASAP#348200 209, 2/16/23

other checks specified in Civil Code Section 2924h (payable in full at the time of sale to T.D. Service Company) all right, title and interest conveyed to and now held by it under said Deed of Trust in the property hereinafter described. Trustor ELIZABETH GARCIA Recorded June 30, 1995 as Instr No. 1995-0280005 in Book --- Page --- of Official Records in the office of the Recorder of SAN DIEGO County, pursuant to the Notice of Default and Election to Sell thereunder recorded October 21, 1998 as Instr No. 1998-0608026 in Book --- Page --- of Official Records in the office of the Recorder of SAN DIEGO County, YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED JUNE 26, 1995 UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY IT MAY BE SOLD AT A PUBLIC SALE IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. 8426 AVENIDA ANGULIA SPRING VALLEY, CA 91977. (If a street address or common designation of the property is shown above, no warranty is given as to its completeness or correctness.) Said Deed of property will be made in as is condition without covenant or warranty, express or implied, regarding title possession, or encumbrances to pay the remaining principal sum of the note(s) secured by said Deed of Trust.

Said sale will be made but without covenant or warranty express or implied regarding title possession condition or encumbrances including fees charges and expenses of the Trustee and of the trusts created by said Deed of Trust to wit \$53,204.70 with interest thereon from 02/11/1998 to 10/85% per annum as provided in said note plus cost and any advances with interest. ESTIMATED TOTAL DEBT \$53,204.99. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located.

For sales information Mon-Fri 8:00am to 5:00pm (619)590-9200 Cal Western Reconveyance Corporation 525 East Main Street P.O. Box 22004 El Cajon CA 92022-9004 (619) 590-9200 Dated February 5, 1999 Cal Western Reconveyance Corporation By Gail McAllister Authorized Signature Trustee Sale Officer Gail A. McAllister Ext 3020 Pub 02/09/99 02/16/99 02/23/99 CNS1678028

NOTICE OF TRUSTEE'S SALE T.S. No. E308919 Unit Code E Loan No. 393415-5 GARCIA E APR No. 586-322-38-00 T.D. SERVICE COMPANY as duly appointed Trustee under the following described Deed of Trust WILL SELL AT PUBLIC AUCTION TO THE HIGHEST BIDDER FOR CASH (in the forms which are lawful tender in the United States) and/or the cashiers certified or

NOTICE OF TRUSTEE'S SALE T.S. No. E304671 Unit Code E Loan No. 0401725/PENNY APR No. 579-372-18 SONOMA CONVEYANCING CORPORATION, as duly appointed Trustee under the following described Deed of Trust WILL SELL AT PUBLIC AUCTION TO THE HIGHEST BIDDER FOR CASH (in the forms which are lawful tender in the United States) and/or the cashiers certified or other checks specified in Civil Code Section 2924h (payable in full at the time of sale to T.D. Service Company) all right, title and interest conveyed to and now held by it under said Deed of Trust in the property hereinafter described. Trustor ELIZABETH GARCIA Recorded June 30, 1995 as Instr No. 1995-0280005 in Book --- Page --- of Official Records in the office of the Recorder of SAN DIEGO County, pursuant to the Notice of Default and Election to Sell thereunder recorded October 21, 1998 as Instr No. 1998-0608026 in Book --- Page --- of Official Records in the office of the Recorder of SAN DIEGO County, YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED JUNE 26, 1995 UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY IT MAY BE SOLD AT A PUBLIC SALE IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. 8426 AVENIDA ANGULIA SPRING VALLEY, CA 91977. (If a street address or common designation of the property is shown above, no warranty is given as to its completeness or correctness.) Said Deed of property will be made in as is condition without covenant or warranty, express or implied, regarding title possession, or encumbrances to pay the remaining principal sum of the note(s) secured by said Deed of Trust.

Said sale will be made but without covenant or warranty express or implied regarding title possession condition or encumbrances including fees charges and expenses of the Trustee and of the trusts created by said Deed of Trust to wit

\$115,155.67. It is possible that at the time of sale the opening bid may be less than the total indebtedness due Date January 25, 1999 T.D. SERVICE COMPANY as said Trustee KAREN TALAFUS ASSISTANT SECRETARY T.D. SERVICE COMPANY 1750 E FOURTH ST. SUITE 800 PO BOX 11988 SANTA ANA CA 92711-1988 714/543-8372 We are assisting the Beneficiaries to collect a debt and any information we obtain will be used for that purpose whether received orally or in writing. If available the expected opening bid may be obtained by calling the following telephone number(s) on the day before the sale 714/480-5690 TAC 4557909 911-B 2/02/99 2/08/99 2/16/99

correctness) Said sale of property will be made in as is condition without covenant or warranty, express or implied, regarding title possession, or encumbrances to pay the remaining principal sum of the note(s) secured by said Deed of Trust.

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Tax tips

Continued from Page 1

employed, you may be able to deduct certain expenses by using a part of your home for business purposes.

To deduct business-use-of-the-home expenses, a part of your home must be used regularly and exclusively:

- As the principal place of business for any trade or business in which you engage,

- As the place where you meet and deal with your patients, clients, or customers in the normal course of your trade or business; or

- In connection with your trade or business, if you use a separate structure that is not attached to your home.

If you use both your home and other locations regularly in the same trade or business, you must determine which location is your principal place of business. *

The two primary factors used to determine your principal place of business are the amount of time spent in each business location and the relative importance of the activities performed at each location.

After 1998, where you perform substantial administrative and management activities will also be considered in determining whether your home is your principal place of business.

In general, because of the exclusive use rule, you cannot deduct business expenses for any part of your home that you use for both personal and business purposes.

For example, if you are an attorney and use the den of your home to write legal briefs and also for personal purposes, you may not deduct any business-use-of-your-home expenses. The only exceptions to the exclusive business-use rule are for qualified daycare providers and for persons storing inventory or product samples used in their business.

If you are an employee, additional rules apply. Even if you meet the exclusive and regular use tests, you cannot take any deductions for the business use of your home unless this use of your home is for the convenience of your employer and your employer does not pay you rent for the portion of your

home that you use in providing services as an employee.

Some of the deductible business use of the home expenses may include the business portion of real estate taxes, mortgage interest, casualty losses, rent, utilities, insurance, depreciation, painting and repairs.

You may not deduct expenses for lawn care or for painting a room not used for business.

The amount you can deduct depends on the percentage of your home used for business.

To figure this percentage, divide the number of square feet used for business by the total square feet in your home. Or, if the rooms are approximately the same size, divide the number of rooms used for business by the total number of rooms in your home.

You figure the business portion of your expenses by applying this percentage to the total of each expense.

Qualified day care providers must reduce their percentage to take into account the time available for personal use of any area not used exclusively for business.

If your gross income from the business use of your home is less than your total business expenses, your deduction for certain expenses for the business use of your home is limited.

However, those business expenses that are not deducted because of the limit can be carried forward as part of next year's business-use-of-the-home expenses.

Publication 587, Business Use of Your Home, has detailed information on the business use of your home rules. If you are an employee, use the worksheet in Publication 587 to figure your deductions.

As an employee, you must itemize deductions on Schedule A (Form 1040) to claim expenses for the business use of your home.

If you are self-employed, use Form 8829 to figure your business use of the home deductions and report those deductions on Schedule C, (Form 1040). Publications can be downloaded from www.irs.gov or ordered by calling 1-800-829-3676.

Volunteers sought to help wildlife babies

Project Wildlife is gearing up for San Diego County's annual baby season. Over the next year, Project Wildlife will receive over 9,000 baby birds and mammals.

Volunteers are needed to care for injured and orphaned wildlife four hours per week at the Project Wildlife Care Facility in San Diego.

Volunteers are also needed to care for baby birds and mammals in their own homes. Rescue/transport volunteers and telephone volunteers are in demand too.

"The wildlife baby season is an extremely busy period of time," said Lyn Lacye, spokesperson for Project Wildlife. "Each year with tree trimming being undertaken at the wrong time of the year and with encroaching development, more and more of our feathered and furry friends get into trouble and need human help."

There are a number of ways to help in this massive effort to save San Diego's native wildlife. Individuals who are home during the day will be trained in the care and feeding of baby songbirds and mammals.

Dependable people are needed to volunteer four hours a week at the Project Wildlife Care Facility, which is open seven days a week, twelve hours per day.

In some areas, the Project Wildlife phone number can be called forwarded to a volunteer's home for four hours each week, and calls can be directed to the volunteer staff.

"If you do find a baby bird or mammal, be sure it really is orphaned before you rescue it," cautioned Lacye. "Many species leave their young while out searching for food. Be sure the parents are not returning to feed."

A baby bird that has fallen from the nest can be put back; the parents will continue to feed it. If you can't reach the nest, put the bird in a plastic bowl lined with tissue or paper towels as close as possible to the original site. Then watch carefully for 90 minutes to see if the parent birds feed the baby. The parents will usually find it.

When rescue becomes necessary, the bird or animal should be handled as little as possible. Often these otherwise healthy creatures die of stress. Keep the animal or bird warm, dark and quiet, and call Project Wildlife.

Until you reach a volunteer, do not feed the wildlife. Baby birds and mammals can easily inhale food into their lungs and die, and incorrect diet can cause irreparable damage.

New volunteers will receive specialized training in their selected caregiving, and supplies will be provided. For more volunteer information, call 579-5083.

Renters welcomed



Michelle Gottwig of East County has joined McMillin Realty's expanding Relocation Division as a rental services coordinator. She is working closely with families moving to the area from all over the country through the Cendant Mobility relocation network. McMillin was named the best relocation firm in the West two years running by Cendant Mobility.



Joan Reams and Cookie Ringhand
REALTOR

If you're going to list or buy a home, let a real pro help you.
Call Cookie or Joan today!

466-7993 or 500-2282

"When you list with Cookie & Joan
you can start packing!"

Call us if you'd like to know more about available properties

CREST

Two bedroom, one bath
1,000 sq. ft. Large bedrooms,
bright & sunny inside. Knot-
ty pine family rm. has fire-
place, fruit trees.

\$142,500

SAN DIEGO

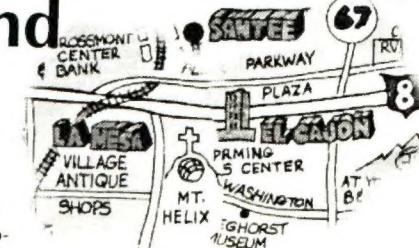
Two bedroom, one bath/compl.
fenced front yd., freshly paint-
ed, big rms. lg. sunny eat-in
kitchen, carport.

only \$95,000

LEMON GROVE

Four bedroom, two bath
1,215 sq. ft. double lot family
home on quiet street, eat-in
kitchen, cov'd patio, real
basement, 1-car garage
\$135,000

Around Town



French's Art Studio will be closing its location in El Cajon at the Harvest Ranch Center and will be reopening March 1 at the Rancho San Diego Center located at 3691 Via Mercado, Suite 20 in La Mesa.

Owner Terri French feels the move will be great for business as most of her students, ages 5 to 50, live in that area. She has been teaching kids and adults how to draw and paint for five years now and enjoys providing a place to express creativity and have fun doing it. Some class space is still available with varied hours. Call 588-5266 for more information ...

Scott Wing, a longtime employee of Henry's Marketplace, has been named director of supply and distribution for the 14 Henry's stores. In this position, he is

responsible for overseeing the purchase and distribution of all grocery products and the operations of the produce warehouse, production bakery, distribution center and the produce buying staff.

Prior to the promotion, Wing was most recently manager of Henry's Marketplace in Point Loma. He is a resident of the Granite Hills area of East County ...

The San Diego-based Brake Depot opened its original location in 1991 and grew to become the nation's largest specialized brake repair shop.

With the January opening of Brake Depot in Santee, local residents Patrick and Roberta Korch became Brake Depot's first San Diego County franchise owners. Brake Depot began to offer franchise opportunities last year.

The Korchs are both seasoned business veterans, owning a successful chain of gift stores in Southern California malls.

The Math Magician has named Joseph Hobbs as manager of its La Mesa office. A 1984 graduate of Patrick Henry High School, Hobbs is currently completing his studies in applied mathematics at San Diego State University.

Hobbs has been an instructor with the Math Magician since 1993, balancing his duties with his position of sergeant in the National Guard. He also teaches physics and SAT preparation. For more information, call the Math Magician at 469-6500.